

## MULTIPLE VIRTUAL WALLETS IN WIRELESS DEVICES

### ABSTRACT OF THE DISCLOSURE

A system having a wireless device capable of monitoring and tracking its own usage and account activities is disclosed. The wireless device includes an account management application and accounting applications. The account management application manages a variety of accounts in conjunction with the accounting applications and is used by a user to determine how each call/transaction is to be paid for. For example, the user of the wireless device may wish to pay for business calls using a first account and personal calls using a second account.

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